

Deposit Interest Rates

Important Information –

These rates are effective as at 16th March 2020 and are subject to change without notice.



Fixed Term Deposit Interest Rates

Interest paid on maturity	\$5,000 to \$24,999*	\$25,000 to \$99,999*	\$100,000 plus*
3 Months	1.20%	1.30%	1.35%
6 Months	1.20%	1.30%	1.35%
12 Months	1.20%	1.30%	1.35%
24 Months	1.20%	1.30%	1.35%

Gold Benefits – Fixed Term Deposit Interest Rates

Interest paid fortnightly, maturity or monthly	\$5,000 to \$24,999*	\$25,000 to \$99,999*	\$100,000 plus*
6 Months	1.30%	1.40%	1.45%
12 Months	1.30%	1.40%	1.45%
24 Months	1.30%	1.40%	1.45%

100 Day Special Fixed Term Deposit

Interest paid on maturity	\$5,000 to \$99,999*	\$100,000 plus*
100 Day Standard	1.45%	1.50%
100 Day Gold Benefits	1.55%	1.60%

Cubs and Kickstart Fixed Term Deposit ¹

Interest paid on maturity	\$500 to \$99,999*	\$100,000 plus*
Cubs - 3 Months	1.55%	1.60%
Kickstart - 3 Months	1.55%	1.60%

*Rates quoted apply to individual deposits only.

¹Cubs and Kickstart Fixed Term Deposit available to Cubs and Kickstart account holders only

Interest rates shown are per annum (pa)

Rates and acceptance of deposits over \$500,000 by negotiation.

Early redemption for fixed term deposits is entirely at Coastline's discretion and will incur penalty interest of 0.50% pa. Minimum withdrawal is 50% of total term deposit and requires 24-hours notice.

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Savings Account Interest Rates

	Interest calculated	Interest paid	Basis of calculation	Rate per annum	Including bonus & promo Interest rate
Coastline Access	MMB	Monthly	On Total Balance	0.00%	
Access #					
Visa Debit					
Business Access					
Business Access Plus					
Pay As You Go	Daily	Monthly	\$50,001 plus ^ \$1 to \$50,000	1.05% 0.30%	
Gold Benefits Available to Member 50 years and over. Annual Membership fees apply.					
Cubs Access Available to Members aged 0-11 Years inclusive	Daily	Monthly	\$20,001 plus^ 10,001 to \$20,000 Nil to \$10,000	0.30% 0.80% 1.80%	
Kickstart Access Available to Members aged 12 - 17 years inclusive					
Bonus Reward Saver					
eSaver	Daily	Monthly	\$100,000 plus ^ Nil to \$99,999	0.20% 0.10%	1.25% ++ 1.15% ++
eXtreme Saver					
Christmas Club	MMB	Monthly	On Total Balance	0.10%	
Community Support Account	MMB	Monthly	On Total Balance	0.10%	
Mortgage Offset >	N/A	N/A	N/A	Nil	
Cash Management # Business Cash Management #	Daily	Monthly	\$100,000 plus ^ \$50,000 to \$99,999 \$5,000 to \$49,999	0.50% 0.10% 0.05%	
Retirement Access Account #					
Budget Saver					

Accounts no longer available. Rates applicable to existing accounts only.

* Coastline Bonus Saver: Bonus Rate paid on the last day of each month if at least one deposit of \$20 and no withdrawals made in the calendar month.

++ Coastline eSaver: Bonus Rate paid on the last day of each month if at least one deposit of \$500 and no withdrawals made in the calendar month.

^ Acceptance of deposits over \$250,000 at Coastline's discretion. Bonus rate may not be applicable on this product on higher amounts.

> The balance of the Mortgage Offset account is 100% offset against your Minimiser Home Loan balance when interest is calculated.

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